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Raymond A. Joao

RECEIVED

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JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: RAYMOND A. JOAO and ROBERT R. BOCK

SERIAL NO.: 09/489,657

FILED: JANUARY 21, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING

ACCOUNT SECURITY

EXAMINER : S. CHENCINSKI

GROUP : 3628

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

APPLICANT'S STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW

Sir:

This is Applicant's Statement of the Substance of the Examiner Interview of April 23, 2003.

During the Examiner Interview, the Examiner gave Mr. Joao a copy of the Final Rejection. Mr. Joao indicated that he would file an RCE along with an Amendment containing new Claims directed at some of the subject matter disclosed in the application.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

August 19, 2003

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914)969-2992

PTO/SB/17 (08-03)

Approved for use through 07/31/2006. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE lired to respond to a collection of information unless it displays a valid OMB control number.

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Effective 01/01/2003. Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) 375.00

Signature

Under the Paperwork Reduction Act of 1995

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Complete if Known					
Application Number	09/489,657				
Filing Date	JANUARY 21, 2000				
First Named Inventor	RAYMOND A. JOAO				
Examiner Name	S. CHENCINSKI				
Art Unit	3628				
Attorney Docket No.	JB008				

METHOD OF PAYMENT (check all that apply)			FEE CALCULATION (continued)							
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**or number previously paid, if greater; For Reissues, see above			*Redu	iced by	Basic	Filing F	ee Paid SUBTOTAL (3) (\$) 375	.00		
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Name (Print/Type	Name (Print/Type) RAYMOND A. JOAO Registration No. 35,907 Telephone 914-969-2992									

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PTO/SB/17 (08-03)

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Telephone 914-969-2992

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Art Unit

Attorney Docket No.

TATE TO AN CMITTAL	Complete if Known			
FEE TRANSMITTAL	Application Number	09/489,657		
for FY 2003	Filing Date	JANUARY 21, 200		
	First Named Inventor	09/489,657 JANUARY 21, 20 RAYMOND A. JOA S. CHENCINSKI		
Effective 11/01/2003. Patent fees are subject to annual revision.	Examiner Name	S. CHENCINSKI		
A CER 1.27		3630		

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TOTAL AMOUNT OF PAYMENT

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Name (Print/Type)

METHOD OF PAYMENT (check all that apply)		FEE CALCULATION (continued)				
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Deposit Account.	Fee	Fee		Fee	Fee Description	
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Number Deposit	1051	50	2052		Surcharge - late provisional filing fee or	
Account Name	1032	30	2032	23	cover sheet	
The Director is authorized to: (check all that apply)	1053	130	1053		Non-English specification	
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Charge any additional fee(s) during the pendency of this application	1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	<u> </u>
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FEE CALCULATION	1251	110	2251	55	Extension for reply within first month	
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1004 750 2004 375 Reissue filing fee	1403	280	2403	140	Request for oral hearing	
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SUBTOTAL (1) (\$)	1452	110	2452	55	Petition to revive - unavoidable	
	1453	1,300	2453	650	Petition to revive - unintentional	
2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE	1501	1,300	2501	650	Utility issue fee (or reissue)	
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be included on this form. Provide credit card information and authorization on PTO-2038. This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Registration No.

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FEE TRANSM for FY 2003

Effective 01/01/2003. Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT

Signature

Under the Paperwork Reduction Act of 199

(\$) 55.00

Complete if Known					
Application Number	09/489,657				
Filing Date	JANUARY 21, 2000				
First Named Inventor	RAYMOND A. JOAO				
Examiner Name	S. CHENCINSKI				
Art Unit	3628				
Attorney Docket No.	JB008				

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***or number previously paid, if greater; For Reissues, see above *Reduced by Basic Filing Fee Paid *Reduced by Basic Filing Fee Paid *SUBTOTAL (3) (\$) 55.00 SUBMITTED BY *Registration No. 35.907 Telephone 914-969-2992	and over original patent		- ∤I			
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